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				Application Number	10/667,353
				Filing Date	September 23, 2003
				First Named Inventor	Michael Cleary, et al
				Art Unit	3691
				Examiner Name	Bijendra K. Shrestha
Sheet	1	of	1	Attorney Docket Number	J47004.000252

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)	MM-DD-YYYY		
1.	7,392,224		06-2008	Bauer et al.	
2.	2002/0123965		09-2002	Phillips, Joyce	
3.	2003/0097331		05-2003	Cohen, Morris E.	

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Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
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NON PATENT LITERATURE DOCUMENTS					
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C1	Tim Huber, The check is in the mail, like it or not, Minneapolis/St. Paul City Business, Minneapolis: Jan 18, 1997, Vol. 14, Iss. 33				
C2	WikiAnswers, How do commercial banks make profit, http://wiki.answers.com/Q/How_do_commercial_banks_make_profit				
C3					
C4					

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